

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Charles A Brandon, Jr
 Brenda Brandon
 Debtors

Case No. 13-15230-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.
 db/jdb

+Charles A Brandon, Jr, Brenda Brandon, 606 N. Marshall Street, Apt. A10,
 Philadelphia, PA 19123-3525
 13291648 +Capital One NA, P.O. Box 1700, Baltimore, Maryland 21203
 13121115 +FORD MOTOR CREDIT COMPANY, LLC, ATTN: MARKIND LAW GROUP, PC,
 102 BROWNING LN, BLDING B, STE 1, CHERRY HILL, NJ 08003-3195

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: megan.harper@phila.gov Oct 27 2018 02:58:24 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2018 02:58:12 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13117181 EDI: GMACFS.COM Oct 27 2018 06:33:00 Ally Financial, PO Box 130424,
 Roseville, MN 55113-0004
 13122943 EDI: RESURGENT.COM Oct 27 2018 06:33:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13191335 EDI: RECOVERYCORP.COM Oct 27 2018 06:33:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605
 14106273 +EDI: PRA.COM Oct 27 2018 06:33:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 13118568 EDI: CAPITALONE.COM Oct 27 2018 06:33:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13153713 EDI: BL-BECKET.COM Oct 27 2018 06:33:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13092375 +EDI: TSYS2.COM Oct 27 2018 06:33:00 Department Stores National Bank/Macy's,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13134842 EDI: JEFFERSONCAP.COM Oct 27 2018 06:33:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13167594 +EDI: OPHSUBSID.COM Oct 27 2018 06:33:00 OAK HARBOR CAPITAL VII, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13267789 +EDI: OPHSUBSID.COM Oct 27 2018 06:33:00 Oak Harbor Capital VII, LLC,
 c/o Weinstein, Pinson, & Riley, PS, 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 13191121 EDI: PRA.COM Oct 27 2018 06:33:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13122997 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2018 02:57:10
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13096291 EDI: Q3G.COM Oct 27 2018 06:33:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13183622 EDI: BECKLEE.COM Oct 27 2018 06:33:00 State Farm Bank, c o Becket and Lee LLP, POB 3001,
 Malvern, PA 19355-0701

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
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Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2018 at the address(es) listed below:

ALEXANDRA T. GARCIA on behalf of Creditor Capital One, N.A. ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
ANDREW F GORNALL on behalf of Creditor Capital One, N.A. agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
JONATHAN KRINICK on behalf of Debtor Charles A Brandon, Jr jkrinick@wwdlaw.com,
jkrinick@hotmail.com
JONATHAN KRINICK on behalf of Joint Debtor Brenda Brandon jkrinick@wwdlaw.com,
jkrinick@hotmail.com
THOMAS I. PULEO on behalf of Creditor Capital One, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER2 on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com,
ecfemails@ph13trustee.com

TOTAL: 8

Information to identify the case:		
Debtor 1	Charles A Brandon Jr	Social Security number or ITIN xxx-xx-5787
	First Name Middle Name Last Name	EIN --
Debtor 2	Brenda Brandon	Social Security number or ITIN xxx-xx-0267
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 13-15230-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles A Brandon Jr

Brenda Brandon
aka Benda A Brandon, aka Brenda Alexander Brandon

10/25/18

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.